



March 2004

Spotlight

American Income Life & National Income Life

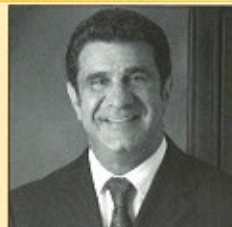
Volume 37 • Number 3



CRITICAL ILLNESS SUPPLEMENT

Because no one is immune.

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:

Roger Smith

President & CEO of
American Income Life

Steering in the Right Direction

Have you ever noticed that in order to drive in a straight line you have to constantly correct the wheel? I'm not sure I ever would have noticed this except I'm teaching my daughter how to drive. Driving for me, now comes without any thought, but for her, it comes with quite a bit. Therefore, in between the, "watch outs," and the, "look out for that car," there is the constant, ever-present, "correct the wheel."

Which brings me back to my original point. Yes, to drive in a straight line you have to constantly make those little adjustments to keep yourself in a straight line, and hopefully, in the end, get to where you want to go.

Given this little insight, I want to make a few comments about making those little adjustments to keep us on target for reaching our goal of a ten percent increase in quantity and quality.

When I speak about quality, it was about adding that fundamental to the others we already have in place (i.e. recruiting, training, lead procurement, etc.). I firmly believe, we have been successful because we have a firm handle on the systems we are currently using, and my intention, was, and is, to add quality to that list.

Having said that, it is important that you know, we are on the right track, or rather, steering in the right direction. However, it is also important to remember there will always be a little correcting of the wheel which will need to take place as we begin to fully grasp this added fundamental of quality.

My point is, with our focus being spotlighted on quality, we still need to balance, or maintain the successful structures we have worked so hard to put in place in the past. These structures have allowed us the tremendous growth we have experienced over the last three years and by adding quality to that list, we are only adding one more achievement to our repertoire.

When I speak of correcting the wheel, I am not only speaking about tweaking your everyday business, but I am also speaking about what we do in the Home Office as well.

Our number one goal has been, and always will be, to provide you with the resources needed to do your job effectively. To accomplish this, we are continuously looking for ways to improve. Recently, we have made some updates to a few processes in order to do just that – improve the way you do business.

First, we have improved our bonus structure to allow more Producers to bring home a bonus each month. We are in this business to make money and this update gives you more money in your pocket to augment your income. On Page 16, we have outlined these updates and improvements.

Second, we are adding products to our current portfolio thereby giving you more options with your prospects and customers. One of the products we have added is critical illness coverage. To find out more about this new offering, turn to Pages 12 and 13.

Finally, we have for the last few months added a Producers tips feature to the magazine. The information outlined in this feature are provided by some of our Home Office experts who make it their job to make sure you are successful. This month, Page 5 offers some simple steps you can take to improve quality.

By implementing small changes here and there, it only allows us to help you more effectively which gives you time to make adjustments and corrections to ensure we are steering in the right direction towards our final goal.

Look for more information in upcoming magazine issues on ways you can improve the quantity and quality of your business, or consult your SGA, so we can make this a great year for our Agency force!

Dates to Remember

Monday, March 29, 2004

All business and PR credits must be in the Home Office to count for March production.

Wednesday, April 28, 2004

All business and PR credits must be in the Home Office to count for April production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$497,051.88 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

Retention:	67.0%
Net to Gross:	78%

Congratulations are in Order!

David Hamilton, an MGA with the Robert Smith Agency, achieved \$100,000 of 13-month in-force premium.

Hugo Rust, a GA with the Jatoft-Foti Agency, achieved \$100,000 of 13-month in-force premium.

David Thornton, a Producer with the David Cohen Agency, achieved \$100,000 of 13-month in-force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in July 2005.*



American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Home Office
254-761-6400

Web sites
ailife.com
ailifecareers.com
nilife.com

Marketing
Creative Director of Marketing
Brenda Frizzell
bfrizzell@ailife.com
Graphic Artists
Michael Trout
mtrout@torchmarkcorp.com
Freddie Aguilar
evpg@aol.com

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With our emphasis now focused on quality of business, we need your help to ensure your applicants are receiving the appropriate correspondence should an application be "pulled." By "pulled" we are talking about applications being separated from normal processing. In other words, these applications are the ones which are cancelled prior to loading submitted business or the ones which are likely to be declined. Therefore, whether an application is being "pulled" because of a request to cancel or it is "pulled" during your verification process, you now have three options to handle these apps:

ALT-CANCEL This command is used when an application is cancelled by the applicant before it is sent to the Home Office. This allows the Home Office to cancel the application without affecting the Producer. The only time you should use ALT-CANCEL is when the customer requests an application to be cancelled – this is the only acceptable use for this command. You should write ALT-CANCEL across the top of the application and put a "C" in the last column on the transmittal. The applicant will receive a letter indicating the application has been cancelled at their request. Please note, ALT-CANCEL replaces the old ALT-XPL process. Please discontinue writing ALT-XPL on applications and transmittals.

Quality of Business

ALT-VERIFY This command is use for applications you have called to verify, and during that verification you realize the application should not be submitted. These applications must be sent to the Home Office so there is a record of the application in the event of an inquiry, complaint, or claim. These applications should never be destroyed or returned to the applicant. Simply write ALT-VERIFY across the top of the application and put a "V" in the last column on the transmittal. Also, please attach a completed phone verification form so we have a record of why the application is not being submitted. The letter sent to the applicant will notify them of the verification process, and will make them aware we are unable to issue coverage and the reasons for that decision.

ALT-DECLINE This is used for applications which were taken, but you now realize the applicant is uninsurable. ALT-DECLINE allows the Home Office to process the application without affecting the Producer. You should write ALT-DECLINE across the top of the application and put a "D" in the last column on the transmittal. The letter sent to the applicant will provide information regarding the circumstances of not being able to issue a policy.

It is very important that every application be marked. If one application is marked and the others are not, we will submit those that are not marked. Submitting these kinds of policies will only count against your Retention. Help us help you by properly marking the applications to ensure your Retention is not negatively impacted and to ensure the applicant receives proper correspondence.

Watch for more tips and techniques in upcoming issues of *Spotlight* and look for *Producer Hint* e-mail blasts at an Agency office near you.

Promoted To Supervising Agent

Lionel Adams Nick Nitkowski Louisiana	Matthew Gilstrap Gen-Gen-Bitman Kansas	Luis Hinds David Cohen California	Joseph Martins Ramin Kouladji Nova Scotia	Reginald Parker Nick Nitkowski Louisiana	Marshall Sharp Steve Hartman Arizona
Terrence Adams Eric Neal Texas	Michael Goddard Rick Altig Hawaii	Grant Holsteen Rick Altig Iowa	Amy Massey John Akers Iowa	Franchesca Prantil Furer-Whittinghill California	Charles Stephens Chris Wittenbach Arkansas
Virgil Anderson Bill Jennings Colorado	Noe Gonzales Jatoft-Foti California	Jessie Lawrence Chris Wittenbach Arkansas	Jason Mayer Furer-Whittinghill California	Harjeet Rana Joshua Chalom Ontario	Aaron Webb Bill Jennings Colorado
Frederick Darmanin David Zophin Connecticut	Onur Gursoy Marc Zipper Florida	Frank Lindal Rick Altig Manitoba	Eli McKenzie Williams-Williams Georgia	Shawn Richmond Marc Morton Ohio	Jon Weideling Jim Surace Ohio
Jammie Deal Nick Nitkowski Louisiana	Erik Gustafsson Joshua Chalom Ontario	Contina Lucas Ali Shahrak North Carolina	Donald McMillan Rick Altig British Columbia	Noseben Robert Williams-Zipper Florida	Elizabeth Wilson Nick Nitkowski Louisiana
Robert Freitas Jatoft-Foti California	Thomas Hall Ali Shahrak North Carolina	Brian Luloff Rick Altig Minnesota	Louis Nemeec Tom Williams Florida	Chris Schuckman Furer-Whittinghill California	Erin Ziegler Rick Altig North Dakota

Promoted To General Agent

David Alphonso Nick Nitkowski Louisiana	Mary Ann Gaelic Steve Friedlander New Zealand	David Laggan Williams-Zipper Florida	David Leathers David Cohen California	Gene Noury David Zophin Rhode Island	Kent Throer Chris La Fond Pennsylvania
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Promoted To Master General Agent

Maurice Davies Steve Friedlander New Zealand	Donnie Frith Matt Blumert Maryland	Chris Hernandez Chris La Fond Pennsylvania	Maxine Moody David Zophin Connecticut	Vernelle Unrau Rick Altig Manitoba
Rebecca Dunwoodie David Zophin Connecticut	Hal Herman Durbon Oldham New York	Brandon Ito David Cohen California	Scott Rhodes Rick Altig Minnesota	



Mike Zieja's promotion to SA. Pictured left to right: Rob Falvo, Mike Zieja, Dave Brister, and Christina Simao

Individual Producers



1. **Carla Miller**
Omaha, NE



2. **Marlon Underwood**
Woodridge, IL



3. **Michael Czopek**
Edison, NJ



4. **Terry Sullivan**
Kansas City, MO



5. **Lorna Williams**
Edison, NJ



6. **Stefan Reynolds**
Auckland, NZ



7. **John Arguello**
Albuquerque, NM



8. **Ruben Soberanes**
Concord, CA



9. **Jennifer Baron**
Ft. Lauderdale, FL



10. **Erin Ziegler**
Fargo, ND

Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP **Marlon Underwood**

February Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Carla Miller	\$23,346		79.3	Carla Miller	John Akers
2. Marlon Underwood	18,985		74.6	Marlon Underwood	Olson-Smith
3. Michael Czopek	18,596		67.3	Michael Czopek	Eric Giglione
4. Terry Sullivan	18,071		68.7	Terry Sullivan	Gen-Gen-Bitman
5. Lorna Williams	15,965	91		Christine Hujber	Eric Giglione
6. Stefan Reynolds	15,725		71.2	Lawrence Hauck	Steve Friedlander
7. John Arguello	15,703	82		Leslie Taylor	Dan Phillips
8. Ruben Soberanes	15,351		77.0	Doreen Ryan-Foti	Jatoft-Foti
9. Jennifer Baron	15,238		73.5	William Cook	Tom Williams
10. Erin Ziegler	14,799	90		Dustin Raaum	Rick Altig
11. Jeffrey Lowman	14,595	100		Carla Miller	John Akers
12. Pablo Pircla	14,578	85		Denise Gilbert	Olson-Smith
13. Mary Ann Gaelic	14,567		78.7	Lawrence Hauck	Steve Friedlander
14. Arkadi Nulman	14,371		90.7	Daniel Connell	David Cohen
15. Rajeev Arora	14,324		79.9	Rajeev Arora	Rick Altig
16. Gabriel Hernandez	14,302	93		Jason Mollo	David Zophin
17. Kevin Surles	14,301		68.5	Kevin Surles	David Zophin
18. Timothy Cruise	14,209		80.5	Steven Jakubczak	Olson-Smith
19. Francois Fortier	14,201	100		Jean-Francois Vezina	Rick Altig
20. Chris Rose	14,138		80.1	Chris Rose	Altig-Martyn

▲ Percentage of Net to Gross

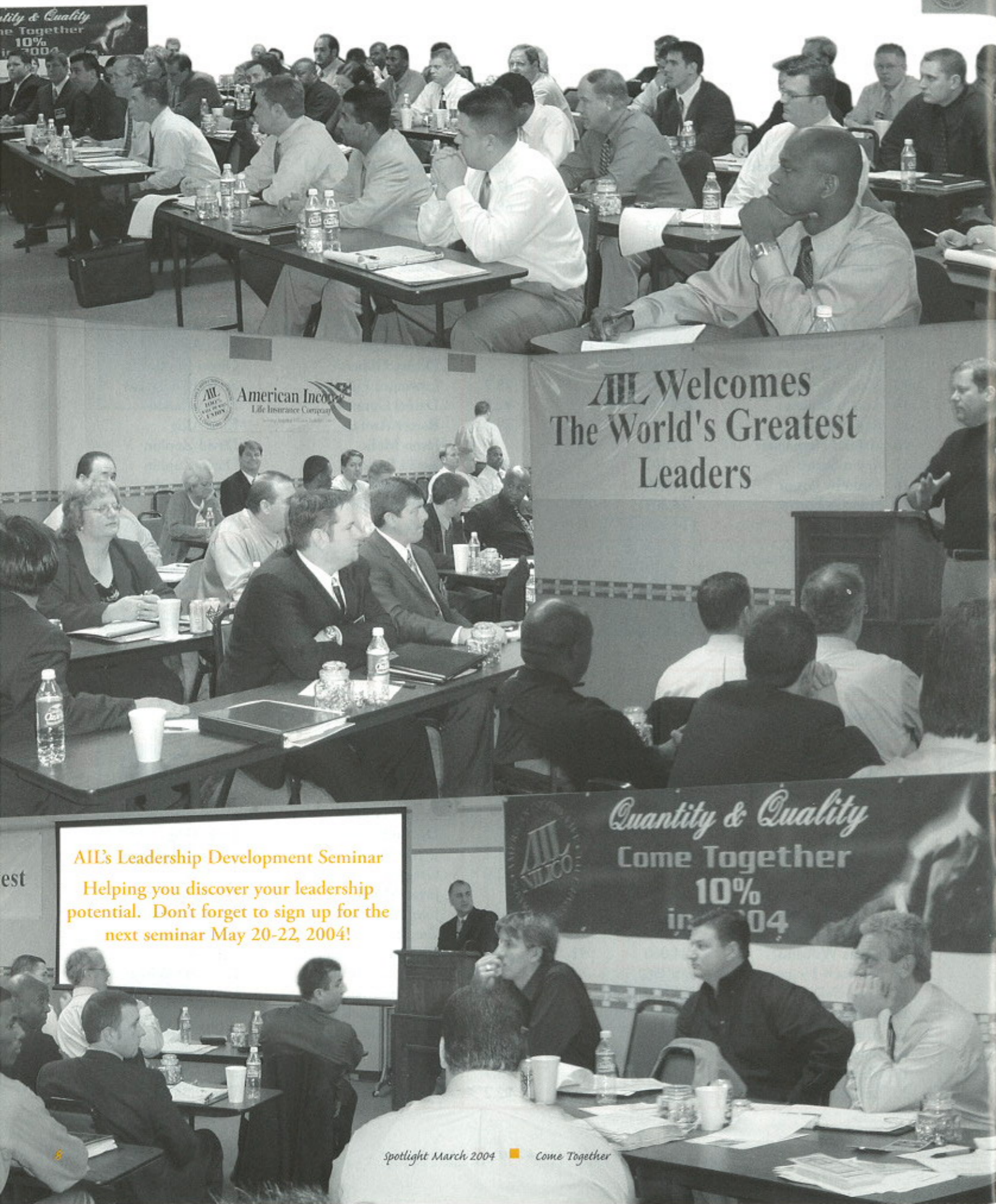
All Time Record to Beat

YTD: \$277,779 Net ALP **Marlon Underwood**

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Carla Miller	\$38,329		79.3	Carla Miller	John Akers
* 2. Timothy Cruise	29,538		80.5	Steven Jakubczak	Olson-Smith
* 3. David Wang	28,374		89.0	David Wang	Olson-Smith
* 4. Marlon Underwood	28,339		74.6	Marlon Underwood	Olson-Smith
* 5. Michael Czopek	28,066		67.3	Michael Czopek	Eric Giglione
* 6. Pablo Pirela	26,972	85		Denise Gilbert	Olson-Smith
* 7. Erin Ziegler	25,040	90		Dustin Raaum	Rick Altig
* 8. Daniel Potilechio	24,821		81.2	David Wang	Olson-Smith
* 9. Pamela Drury	24,667		82.0	Gregory Partee	Vic Hancock
* 10. Gabriel Hernandez	24,478	93		Jason Mollo	David Zophin
11. Nada Markovic	24,127		74.4	John McCreary	Furer-Whittinghill
12. Curt Snow	24,098		83.4	Curt Snow	Jatoft-Foti
13. Lorna Williams	24,060	91		Christine Hujber	Eric Giglione
14. Matthew Hogan	23,756	87		Frederick Hadayia	Durhon Oldham
15. Terry Sullivan	23,469		68.7	Terry Sullivan	Gen-Gen-Bitman
16. Jennifer Baron	23,428		73.5	William Cook	Tom Williams
17. Allan Gilbert	23,234		68.0	Denise Gilbert	Olson-Smith
18. Ramona Cruz	23,007	83		Terry Sullivan	Gen-Gen-Bitman
19. Michael Kolasa	22,611		73.7	Michael Kolasa	Matt Blumert
20. Leslie Taylor	22,587		92.2	Leslie Taylor	Dan Phillips

▲ Percentage of Net to Gross



Welcome to the Board



INTRODUCING:

Thomas C. Short
International President
of the IATSE

Thomas Short, International President of the International Alliance of Theatrical Stage Employees, Moving Picture Technicians, Artists and Allied Crafts (IATSE), has been selected to American Income and National Income's Labor Advisory Board. Mr. Short brings nearly 36 years experience to this premier advisory board.

The IATSE is a labor union representing technicians, artisans and craftspersons in the entertainment industry, including live theatre, motion picture and television production, and trade shows. The IATSE represents members throughout the United States, its territories, and Canada.

Mr. Short has been a member of the IATSE since 1968, having been initiated into Stagehands Local No. 27. Short was also a charter member of Special Department Local No. B-27, founded in 1977, as well as having served as its Business Agent. In 1978, he also was elected president of Local No.27.

In August of 1988, twenty years after becoming a member of IATSE, Mr. Short was elected international vice president. He followed in the footsteps of his father, the late Adrian J. Short, Jr., who held the same position with the IATSE for many years.

In 2001, Mr. Short was elected international president for the fourth time since 1994 at its 64th Annual Convention.

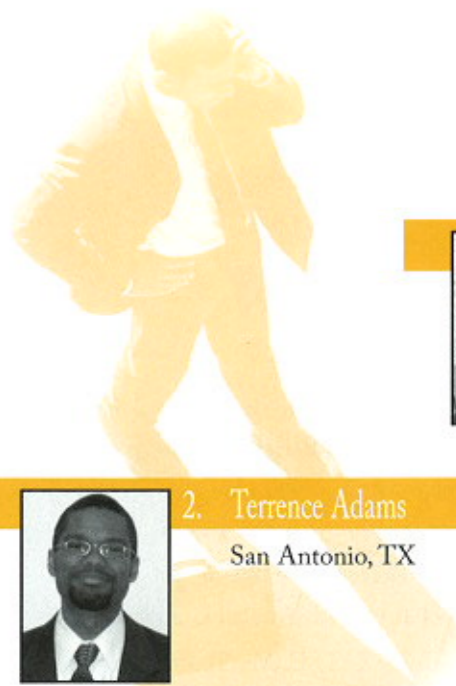
During his tenure with the IATSE, Mr. Short has overseen many improvements for the members of the union. He also serves on many boards in the industry thereby giving an active voice to all IATSE members for the crafts they do everyday.

We welcome Mr. Short to the Labor Advisory Board, and we are looking for long prosperous relationships for many years to come. *Congratulations!*

LABOR ADVISORY BOARD MEMBERS

Paul Almeida, President DPE	Larry Gregoire, President ICWUC/UFCW	Leon Lynch, Vice President USWA	Thomas Short, Int'l President IATSE
Stuart Appelbaum, President TWDSU	James Grogan, Jr., Gen. Pres. AWIU	Martin Maddaloni, Gen. Pres. UA	Edward C. Sullivan, President BCTD
Baxter Atkinson, President AFSA	Don Hahs, Int'l President BLE	Hon. Ray Marshall Former U.S. Secretary of Labor	Michael Sullivan, Gen. Pres. SMWA
Ronald Ault, President Metal Trades	Sonny Hall, President TWUA	Warren Mart, Gen. Sec.-Treas. IAM	John Sweeney, President AFL-CIO
Morton Bahr, President CWA	Joe Hansen, President UFCW	Terry O'Sullivan, President LIUNA	George Tedeschi, President GCIU
Dave Barrett, Former Premier Province of British Columbia	James Hoffa, General President IBT	Oscar Owens, Sec-Treasurer ATU	Richard Trumka, Sec-Treas. AFL-CIO
Theodore Bikel, President AAAA	Joseph Hunt, General President BSORIW	Jules Pagano, Exec. Director AIL Labor Advisory Board	Gene Upshaw, President FPA
William Burrus, President APWU	Frank Hurt, Int'l President BCTGM	W. "Dan" Pickett, President BRS	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
Sam Cabral, President IUPA	Gloria Johnson, President CLUW	Clyde Rivers, Assoc. President CSEA	Donald Wightman, President UWUA
John Dougherty, President OP & CMIA	Newton Jones, Int'l President IBB	Cecil Roberts, President UMWA	James Williams, Gen. President IUPAT
Gerald Feder, LAB Secretary Feder and Associates	Gregory Junemann, Int'l Pres. IFPTE	Milton Rosado, President LCLAA	Boyd Young, President PACE
Edward Fire, President Emeritus IUE/CWA	George Kourpapas, President ARA	Michael Sacco, President SIUNA	William Young, President NALC
M.A. "Mac" Fleming, President BMW	Thomas F. Lee, President AFM	Robert Scardelletti, Int'l Pres. TCU	Hon. Speaker Jim Wright, Honorary Member of LAB
Patricia Friend, President AFA	William Lucy, Sec-Treasurer AFSCME	Harold Schaitberger, President IAFF	

Supervising Agents



1. Yaacov Rosenberg

Great Neck, NY



2. Terrence Adams

San Antonio, TX



3. Shelly Russell

San Diego, CA

All Time Record to Beat
Month: \$43,409 1st Yr. **Gino Tanzif**

All Time Record to Beat
Month: \$68,050 Net ALP **Mary Ann Gaelic**

February Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Yaacov Rosenberg	\$19,805	\$19,732	84		5	Marc Rosen	Eric Giglione
2. Terrence Adams	14,659	23,826	100		3	Ryan Mansucto	Eric Neal
3. Shelly Russell	13,428	19,927	98		4	John McCreary	Furer-Whittinghill
4. Elmore Mundell	12,831	21,513		76.7	2	Marlon Underwood	Olson-Smith
5. Diane Carrion	12,701	22,305	87		3	David Hausman	Eric Giglione

All Time Record to Beat
YTD: \$266,978 1st Yr. **Mary Ann Gaelic**

All Time Record to Beat
YTD: \$443,893 Net ALP **Mary Ann Gaelic**

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Yaacov Rosenberg	\$30,318	\$35,055	84		5	Marc Rosen	Eric Giglione
2. Shelly Russell	26,610	44,761	98		4	John McCreary	Furer-Whittinghill
3. Guy Grondeaux	19,814	22,266	83		5	Rajeev Arora	Rick Altig
4. Nasreen Rana	18,417	28,630		73.3	3	David Mah	Rick Altig
5. Elmore Mundell	17,530	29,026		76.7	2	Marlon Underwood	Olson-Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Gregory Siard

Rochester, NY



2. Kobie Samuels

Woodridge, IL



3. Alison King

San Diego, CA



4. Scott Jordan

Ridgeland, MS



5. Rob Hard

Jeffersonville, IN

All Time Record to Beat
Month: \$102,403 1st Yr. **Eric Neal**

All Time Record to Beat
Month: \$111,262 Net ALP **Eric Neal**

February Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
1. Gregory Siard	\$30,736	\$36,151		74.0	5	Jim Bianchi	Durhon Oldham
2. Kobie Samuels	28,043	38,826	93		6	Steven Jakubczak	Olson-Smith
3. Alison King	25,906	29,208	95		6	John McCreary	Furer-Whittinghill
4. Scott Jordan	25,879	31,363	95		8		Gleb Ostrovsky
5. Rob Hard	25,219	37,950	89	89.7	5	Carey Thompson	Vic Hancock
6. Allan Gilbert	25,179	37,052	89		6	Denise Gilbert	Olson-Smith
7. Michael Nowak	24,456	30,660	85		5	Jim Bianchi	Durhon Oldham
8. Barrett Clayton	22,410	26,068		72.8	4	Gregory Partee	Vic Hancock
9. Mathew Hart	21,186	34,539		68.1	4	Michael Sacotte	Gary Bleier
10. Jean-Marc Louis	20,231	24,488	86		6	Theodore Pappas	Eric Giglione

All Time Record to Beat
YTD: \$489,120 1st Yr. **Eric Neal**

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	# 1st Yr. Agents	MGA	SGA
* 1. Allan Gilbert	\$59,609	\$82,125	89		6	Denise Gilbert	Olson-Smith
* 2. Gregory Siard	58,970	66,392		74.0	5	Jim Bianchi	Durhon Oldham
* 3. Alison King	54,951	68,274	95		6	John McCreary	Furer-Whittinghill
* 4. Kobie Samuels	50,527	69,115	93		6	Steven Jakubczak	Olson-Smith
* 5. Scott Jordan	48,989	58,375	95		8		Gleb Ostrovsky
6. Terrance Hearn	37,961	43,935		67.2	3	Jeff Dinocento	Eric Giglione
7. Horace Johnson	34,762	40,947	88		5	William Cook	Tom Williams
8. Michael Nowak	34,709	43,441	85		5	Jim Bianchi	Durhon Oldham
9. Barrett Clayton	32,949	40,722		72.8	4	Gregory Partee	Vic Hancock
10. Rodney Husmann	30,961	44,478		74.6	5	Erik Graham	David Cohen

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

American Income's Critical Illness Plan

No one is immune to critical illness. That is why American Income developed a Critical Illness plan. This policy pays a one-time lump sum benefit upon written proof of first diagnosis of a covered critical illness. To find out more about why this particular coverage is crucial read on.

Do you know of anyone who has ever had a heart attack, stroke or major organ transplant and survived? What was their life like for the first year or two after? Chances are their health insurance didn't cover all the costs; or their expenses got to the point they had to borrow money to get out of "illness debt."

What is your risk of developing a critical illness? The statistics are clear: people are living longer, and as they live longer, they are more likely to experience a critical illness.

According to the American Heart Association, *2002 Heart and Stroke Statistical Update*:

Every 29 seconds an American will suffer a coronary event, and about every minute someone will die from one.

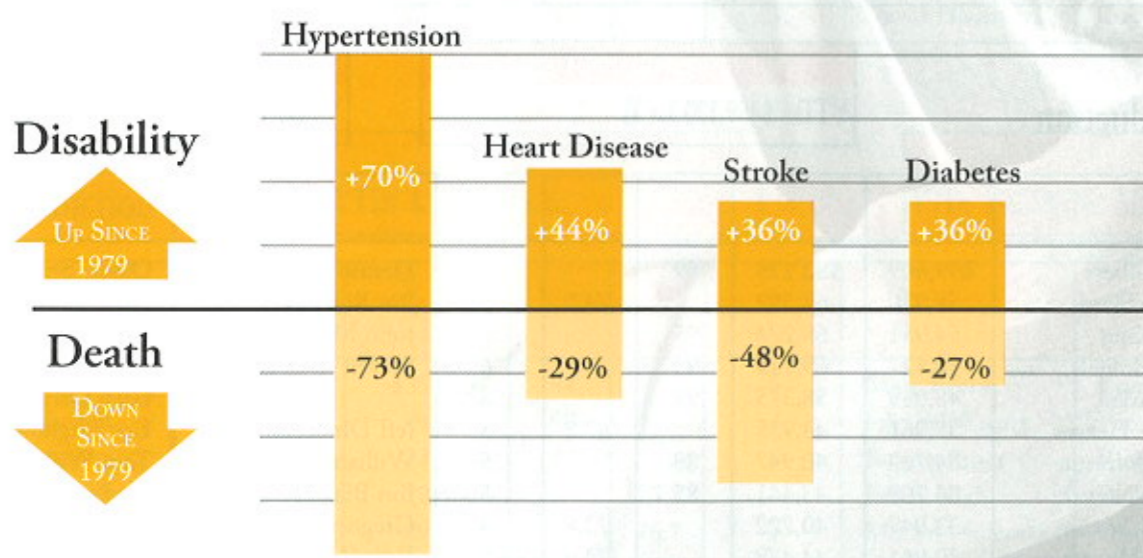
On average, someone in the U.S. suffers a stroke every 53 seconds; 28 percent of those who suffer a stroke are under the age of 65.

In the U.S., 73 percent of heart transplant patients are male, 19 percent are ages 35-49 and 51 percent are ages 50-64.

More are Surviving

In the last 20 years, deaths due to the "big three" (cancer, heart attack, and stroke) have decreased significantly. However, disabilities due to these illnesses have increased dramatically.

Rates of death and disability in 1999 compared to 1979.



Source: National Center for Health Statistics, 1999

Covered Critical Illnesses:

A covered person is limited to only one first diagnosis benefit. Coverage for such person terminates upon payment of his/her benefit. Covered illnesses include heart attack, stroke, end stage renal disease, major organ transplant, total loss of eyesight in both eyes and total loss of hearing in both ears. With this policy, some limitations and exclusions may apply.

Policy Features

You choose the benefit amount: \$10,000, \$25,000 or \$50,000

Issue ages 18-64

One-time lump sum benefit

Guaranteed renewable to age 80, or upon payment of benefit, whichever is earlier

Policy covers one individual and may cover his/her spouse

Pays in addition to any other coverage you may have

Premiums will not increase on an individual basis

Benefit amount can be used for anything: co-pays/deductibles, lost income, daily living expenses, housekeeping or child care, home health care, etc. — the choice is yours!

Benefit paid directly to you, or other person you designate

Reinstatement benefit: Policy can be reinstated in the event the policy lapses provided all past premiums due are paid

Benefit reduces 50 percent at age 65

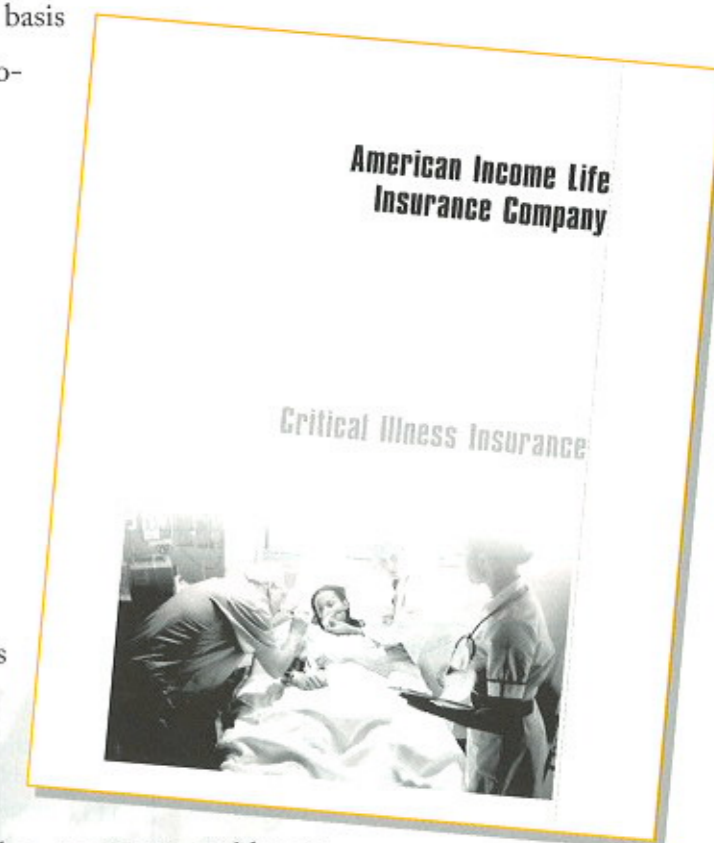
Taking with Prospects about Critical Illness

The risks of developing a critical illness are high, and even though a person's chances of surviving have increased, it comes at a cost!

Ask your prospects if they are prepared for the financial aftermath of a critical illness diagnosis. Let them know that even if their health and well being are restored, months of physical therapy, lost income, looming medical deductibles and co-payments could put a financial strain on their pocketbooks.

No one is immune to critical illness, but being prepared in the event it happens could be a prospect's best defense in protecting their lifestyle and assets.

The risks are high, but so is the cost of surviving!





1. Jim Bianchi

Rochester, NY



2. Dorian Oldham

Rochester, NY



3. Dustin Raaum

Fargo, ND



4. Jason Mollo

Middleton, CT



5. Jeffrey Dinocento

Edison, NJ

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

February Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Jim Bianchi	\$82,045	\$86,686		76.7	14	Durhon Oldham
2. Dorian Oldham	77,394	112,949	96		11	Durhon Oldham
3. Dustin Raaum	61,394	67,588	89		10	Rick Altig
4. Jason Mollo	60,124	60,124		71.1	10	David Zophin
5. Jeffrey Dinocento	54,267	77,326		70.1	12	Eric Giglione
6. William Cook	54,243	90,217		69.3	12	Tom Williams
7. Erik Graham	49,961	130,721		78.6	16	David Cohen
8. Kevin Surles	48,804	64,474		69.0	10	David Zophin
9. Chris Stephens	47,105	51,484		72.0	19	Jatoft-Foti
10. Donna Coffey	45,621	45,621		68.5	9	David Cohen

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Dorian Oldham	\$150,360	\$214,727	96		11	Durhon Oldham
* 2. Jim Bianchi	128,138	140,667		76.7	14	Durhon Oldham
* 3. Kevin Surles	124,338	143,698		69.0	10	David Zophin
* 4. Jason Mollo	121,904	121,904		71.1	10	David Zophin
* 5. Scott Sonnenberg	115,538	145,560		67.1	13	Gen-Gen-Bitman
6. Dustin Raaum	107,136	113,018	89		10	Rick Altig
7. Jeffrey Dinocento	98,836	158,248		70.1	12	Eric Giglione
8. Paul Rumbuc	94,720	155,508		77.8	8	Durhon Oldham
9. Erik Graham	90,932	207,498		78.6	16	David Cohen
10. William Cook	87,828	153,192		69.3	12	Tom Williams

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Carla Miller	John Akers	\$4,616.33
Marlon Underwood	Olson-Smith	\$3,227.55
Mary Ann Gaelic	Steve Friedlander	\$3,037.75
Michael Czopek	Eric Giglione	\$2,975.48
Jennifer Baron	Tom Williams	\$2,945.52
Rajeev Arora	Rick Altig	\$2,919.77
Ruben Soberanes	Jatoft-Foti	\$2,916.69
Stefan Reynolds	Steve Friedlander	\$2,909.96
Terry Sullivan	Gen-Gen-Bitman	\$2,891.46
Arkadi Nulman	David Cohen	\$2,874.20

Total Retention Bonus Paid: \$380,212.56 319 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$6,593.06
Dorian Oldham	Durhon Oldham	\$6,535.28
Dustin Raaum	Rick Altig	\$5,680.49
Kevin Surles	David Zophin	\$4,365.37
Jason Mollo	David Zophin	\$4,043.58
Fred Hadaya	Durhon Oldham	\$3,817.97
Chris Stephens	Jatoft-Foti	\$3,373.87
Carey Thompson	Vic Hancock	\$3,373.12
Ryan Mansueto	Eric Neal	\$3,089.12
Doreen Ryan-Foti	Jatoft-Foti	\$2,852.61

Total Leadership Bonus Paid: \$88,093.10 48 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Erica Dalager	Rick Altig	\$3,469.77
Laurie Onasch	Joseph Manone	\$2,568.85
Frances Christie	Rick Altig	\$1,538.64
Brenda DiSomma	Eric Giglione	\$1,525.45
Vivian Dwyer	Ali Shahrak	\$1,444.72
Joseph Ward	Gen-Gen-Bitman	\$1,245.12
Erin McKee	Shashi Parekh	\$934.64
William Sauers	Williams-Zipper	\$924.98
Gabriela Berloni	Joshua Chalom	\$918.18
Anne Bowyer	Rick Altig	\$911.80

Total PR Bonus Paid: \$28,746.22 47 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



Bonus Updates for 2004

Retention Bonus Update:

Effective March 1, 2004, the guidelines for the Retention Bonus were modified so Producers can earn a bonus based on Net ALP produced for the month, provided they have a 67 percent or higher Four-Month Retention. Producers will now be eligible for this bonus starting in their ninth month of contract. Agents contracted less than nine months will be eligible for the New Agent Bonus (see the qualification requirements listed below). Also note, all individuals with 57.5 level contracts and higher must qualify beginning at the \$7,500 or higher production level.

Leadership Bonus Update:

Effective March 1, 2004, the guidelines for the Leadership Bonus were modified so an MGA will be eligible to receive a bonus, provided they have two Producers in their first six months of contract. These producers will also need to qualify for the New Agent Bonus (see the guidelines below) or the Retention Bonus (see the update above), meeting both production and quality requirements, in the same month. The bonus is based on the same percentages of Net ALP and contract dates as outlined earlier. Retention, or Net to Gross, is still required for the Manager to be eligible.

Introducing the New Agent Bonus:

Beginning March 1, 2004, all "New Agents" ("New Agents" refers to Producers in their first eight months of contract) became eligible for the New Agent Bonus. The "New Agent" is now eligible for a bonus equaling a percentage of their Net ALP for the month, provided they have the required Net to Gross ratio. Starting with the Producer's ninth month, the Individual Producer will then be eligible for a Retention Bonus.

In addition to the New Agent Bonus payable for a month, the Producer is eligible for a Supplemental Bonus after being contracted for nine months (or 12 months). This bonus equals 25 percent or more of their bonuses earned in their first eight months, provided they have at least a 67 percent Four-Month Retention. For each point above 67 percent, the Supplemental Bonus will be increased one percent.

For more information on these bonus updates, contact your SGA or logon to www.aillife.com.

According to a recent *Sales Management Report*, "A five percent increase in customer retention can create a 75 percent increase in that customer's net value to your [business]." This is a powerful statement which evokes the question, "Are you building your future and your business with quality and service?"

More often than not, Producers overlook quality in building and managing their business. Quality, however, is what makes for more satisfied customers and higher renewals. With this in mind, we have decided to give you some helpful information on the importance of business quality.

Business quality, like any well-constructed structure, is supported by a well-laid groundwork. By groundwork we mean, utilizing your time wisely. Setting appointments and giving yourself plenty of time with each customer allows you to initialize quality from the moment you walk through a customer's door. Don't rush your customers because you have failed to plan your schedule accordingly. This is an important decision that may take your prospects some time to process and think out.

After you have laid the groundwork, it is important that you prepare your presentation beforehand. Doing your research and having all the tools you need at your disposal will go a long way in creating credibility in the client's mind. For example, according to *Independent Agent*, an industry publication, 38 percent of customers look at an insurer's financial strength when considering a life insurance purchase. As a Producer, knowing this information allows you the opportunity to prepare for this by bringing up American Income and National Income's ratings during your sales presentation. (And, just in case you weren't aware of our rating, we are rated A+ "Superior" by A.M. Best Company, its second highest rating, for overall financial strength (as of 6/03)).

Once you have laid the groundwork and prepared your presentation, there are just a few more simple things to keep in mind when it comes to submitting quality and creating customer loyalty*:

First, always emphasize a win-win attitude. Put yourself in your customers' shoes. When you can visualize what *you* would want if *you* were the customer, fitting a prospect's need becomes clearer.

Second, select your customers carefully. Building long-lasting relationships is what insurance is all about. This is why it is just as important for you to choose your customers as they have chosen you. There is nothing wrong with telling prospects that you are serious about building a relationship. When they know you're serious, they will be more willing to keep you as their partner.

Simplify everything. We have all heard the saying, "Keep it simple, stupid." Some laugh at the notion, but there is a lot of truth in that statement. The easier you make things for you and your customers, the more effective it becomes. Therefore, it may be worth your time to streamline your sales and service procedures.

Finally, communicate clearly. Be up front and honest with your customers. Customers want all the facts when making a decision – the good, the bad and the ugly. By being straightforward from the start, you are only getting that much closer to establishing a loyal customer.

"Forty-one percent of consumers 18 to 65 and older said they prefer one service provider when it comes to life insurance," states *Advertising Age*. What this means is, that if all the building blocks are present at the point of sale, many customers will be inclined to retain their relationship with that particular service provider. How about that for building quality?

* Information taken from the *Sales Management Report*.

Quality – Your Business Foundation



Durhon Oldham

CATEGORY I	FEBRUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Durhon Oldham	\$289,703	\$198,000	45	191	\$429,605	76.7	\$548,571	\$396,000	45	184	\$790,047	
Rick Altig	819,187	673,200	5	127	1,317,840	68.6	1,603,292	1,346,400	5	124	2,593,442	



David Zophin

CATEGORY II	FEBRUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
David Zophin	\$136,937	\$96,360	30	172	\$165,186	73.8	\$274,947	\$192,720	30	173	\$314,946	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.



Joseph Manone

CATEGORY III	FEBRUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
Joseph Manone	\$101,375	\$75,240	45	180	\$192,228	76.4	\$183,007	\$150,480	45	167	\$358,581	
Vic Hancock	95,781	75,240	15	142	130,968	70.7	144,751	150,480	15	111	218,179	



Jim Surace

CATEGORY IV	FEBRUARY PRODUCTION							YEAR TO DATE PRODUCTION				
	SGA	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP	NG Rtn.	1st Yr. Agent	Standard	Qty. Adj.*	% of Stdrd.	Net ALP
James Surace	\$62,404	\$62,040	15	116	\$117,113	70.8	\$114,610	\$124,080	15	107	\$233,462	

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.

MONETARY DONATIONS

Rick Altig Agency

- Contributed \$1,000 to the Ontario Federation of Anglers and Hunters.
- Gave \$200 to the UFCW Conference.
- Donated \$150 to the Leahi Federal Credit Union.
- Contributed \$150 to the Del Monte Employees Federal Credit Union.
- Contributed \$150 to the Nevada Classified School Employees Association.
- Donated \$50 to the MNUSA.
- Gave \$253.14 to the Teamsters 996.
- Donated \$275 to the Teamsters 480.
- Gave \$315 to the Fire Fighters golf tournament.
- Contributed \$250 to the Memphis Fire Fighters.
- Gave \$52.29 to the CEP 1900.
- Donated \$60 to the CUPE 4000.
- Gave \$80 to the Ottawa District Labour Council.

Rick Altig Agency Cont.

- Donated \$300 to the HERE 791.
- Contributed \$250 to the Oregon Golden Glove.
- Donated \$300 to the Teamsters kidney benefit.
- Gave \$150 to the W12 IAM for raffle prizes.

Gary Bleier Agency

- Donated \$500 to the Bulls-Eye CU.
- Gave \$50 to the GCIU 77P.

Steve Greer Agency

- Donated \$500 to the UFCW strike fund.

Mark Hancock Agency

- Contributed \$1,000 to the IUE District 8 scholarship.
- Donated \$100 to the Fire Fighters 416.

Total \$6,135.43

OTHER DONATIONS

Mark Hancock Agency

- Donated 25 boxes of food to the Steelmetal Workers 20.
- Donated 25 boxes of food to the Indianapolis AFL-CIO.

Gleb Ostrovsky Agency

- Sponsored a hospitality suite for the Mississippi annual AFL-CIO conference.



Presentation of a \$25,000 contribution check to the Labor Council for Latin American Advancement. Pictured from left to right: Jules Pagano, Milton Rosado, President of the LCLAA, Hugh Walsh, Karinne Hernandez, Asst. Director of the LCLAA and Jesse Rios, Executive Director of the LCLAA.

"I do a lot of business at these events – it's my chance to catch some presidents who are otherwise elusive, to meet those I have not met before, and just chat with those I already know," says Cynthia Lebrun-Yaffe a PR Representative with the Matt Blumert Agency.

Attending events like the *AFL-CIO Metro-Balto Council's 2004 Leadership Conference* is a great way to put yourself in front of union leaders. We all have hectic schedules and sometimes it is virtually impossible to see everyone on our *to see* lists. However, setting up at union conferences and events allows for time to meet with these union leaders without going from place to place – you stand there and they come to you. Of course you don't want to just stand there and look pretty, you'll have to turn on the communication charm as well.

Cynthia tells us, "This particular event is held every year. Aside from attending as a delegate, we attend as a vendor. We have been involved with this conference since it began over 10 years ago. The attendance is high among union leaders and it always gives us good exposure."

In this business, it only takes a little exposure. Take a look at your community's calendar. Who knows, it may be the next best PR resource for your Public Relations team.

Look at the display Cynthia put together for this labor event. She made things interesting by raffling off a "bag of cash" prize, and offered a sweet reward by garnishing her display with chocolate.

The AFL-CIO Metro-Balto Council's 2004 Leadership Conference



PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Frances Christie
Burnaby, BC



Vivian Dwyer
Raleigh, NC

Category B:



Brenda Swecker
Canonsberg, PA



Malka Arony
Phoenix, AZ

Category C:



Cheryl Cook
Harrisburg, PA



William Slocum
Royalton, OH

February Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	15,782	Rick Altig
2. Brenda DiSomma	4,194	Eric Giglione
3. Malka Arony	2,846	Steve Hartman

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

Category A	No. Cards	SGA
1. Frances Christie	8,633	Rick Altig
2. Vivian Dwyer	3,436	Ali Shahrak
3. Jenny Williams	1,878	Rick Altig
4. Robert Dailey	1,598	Eric Giglione
5. Leo VanDenBussche	1,446	Rick Altig

Category B	No. Cards	SGA
1. Brenda Swecker	2,353	Chris La Fond
2. Malka Arony	1,724	Steve Hartman
3. Lou Nell Busby	1,506	Vic Hancock
4. Laurie Onasch	1,348	Manone & Altig
5. Irene Rurycz	938	Jim Surace

All Time PR Group Production Record

Month: 55 groups **Vivian Dwyer**

Category C	Groups	SGA
1. Cheryl Cook	12	Durhon Oldham
2. William Slocum	7	Jim Surace
3. Erin McKee	6	Shashi Parekh
3. Joseph Ward	6	Gen-Gen-Bitman
4. John Wagner	5	Ron VanWoesik

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	26,500	Rick Altig
*2. Brenda DiSomma	7,440	Eric Giglione
3. Malka Arony	6,337	Steve Hartman

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

Category A	No. Cards	SGA
*1. Frances Christie	9,197	Rick Altig
*2. Vivian Dwyer	5,956	Ali Shahrak
3. Jenny Williams	4,467	Rick Altig
4. Suzanne Powers	3,242	David Cohen
5. Brenda DiSomma	2,658	Eric Giglione

Category B	No. Cards	SGA
*1. Malka Arony	3,106	Steve Hartman
*2. Laurie Onasch	2,495	Manone & Altig
3. Brenda Swecker	2,386	Chris La Fond
4. Lou Nell Busby	2,177	Vic Hancock
5. Sandra Johnson	1,693	Gary Bleier

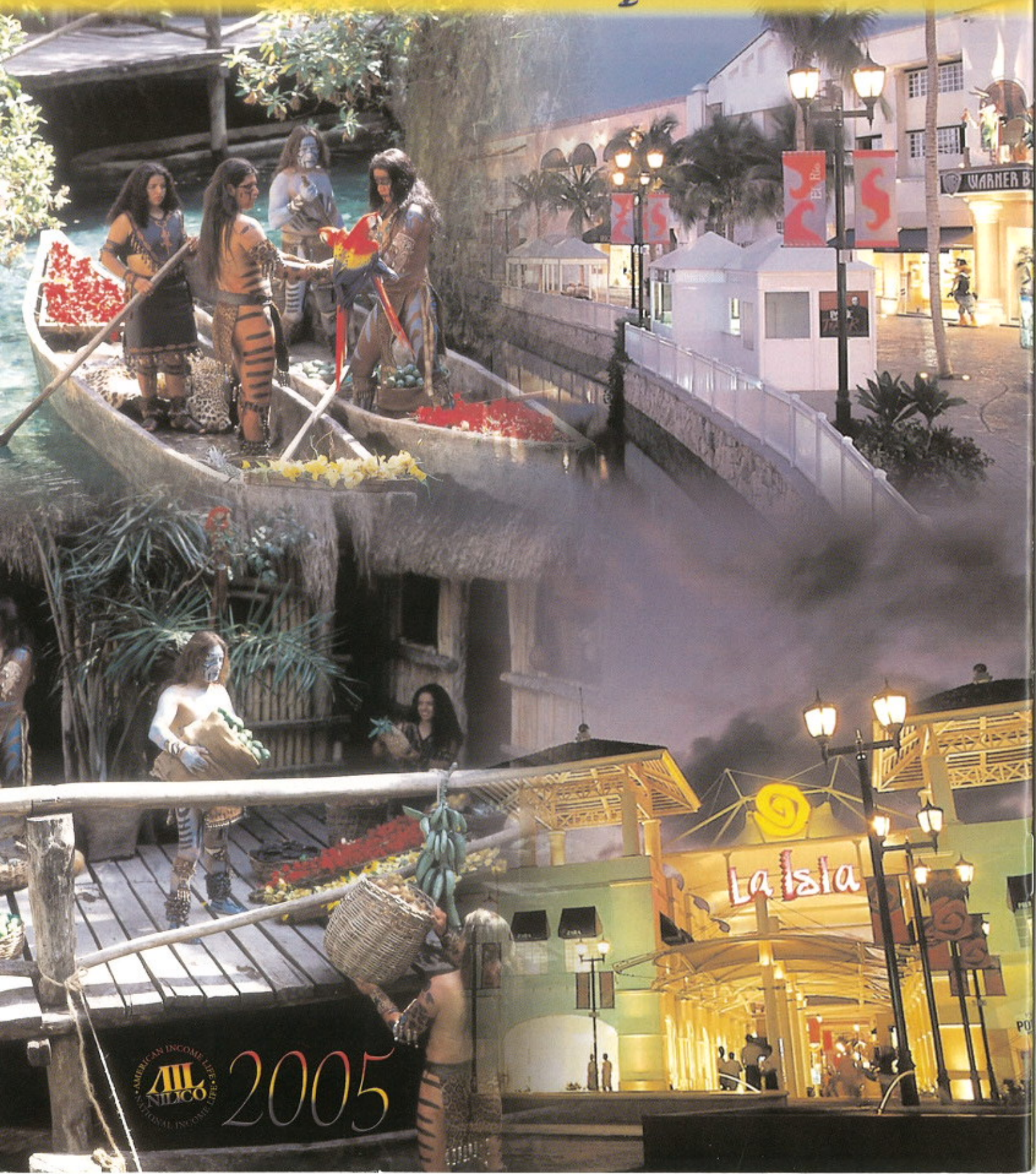
All Time PR Group Production Record

YTD: 103 groups **Vivian Dwyer**

Category C	Groups	SGA
*1. Cheryl Cook	14	Durhon Oldham
*2. Patti Morgan	12	Nitkowski & Basov
*3. Erin McKee	10	Shashi Parekh
3. William Slocum	10	Jim Surace
4. Billy Sauers	9	Tom Williams
4. Joseph Ward	9	Gen-Gen-Bitman

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have two PR Representatives coded and meet all production requirements.

Cancun: *Where past and present unite.*



AMERICAN INCOME LIFE
AFL
NICO
NATIONAL PROUDLY LIFE

2005

Qualifiers

Erica Dalager	\$3,391.29
Laurie Onasch	\$2,283.10
Frances Christie	\$1,900.62
Brenda Di Somma	\$1,448.51
Vivian Dwyer	\$1,180.80
Joseph Ward	\$1,116.60
Erin McKee	\$1,008.27
William Sauers	\$898.95
Gabriela Berloni	\$859.60
Anne Bowyer	\$712.62
Patti Morgan	\$690.20
Malka Arony	\$641.94
Robin Andrade	\$633.96
Jacqueline deVooght	\$625.97
Jenny Williams	\$614.52
Becky Cutler	\$592.42
Casandra Robinson	\$588.16
Richard Case	\$521.68
Al Wall	\$499.81
John Wilkinson	\$496.54
William Slocum	\$465.76
Shannon Walker	\$451.47
John Wagner	\$413.46
Leo VanDenBussche	\$391.77
Sandra Johnson	\$360.51
Manon Brulotte	\$359.00
Rona Spano	\$355.10
Suzanne Powers	\$339.20
Irene Rurycz	\$331.05
Joseph Galusha	\$329.24
James Tasker	\$328.30
Brenda Swecker	\$319.80
Susan Kelleher	\$312.80
George Farenthold	\$305.20
Eileen Hanson-Kelly	\$298.06
Timothy Farr	\$268.38
Robert Dailey	\$247.16
Kristen Fore	\$242.19
Lou Nell Busby	\$239.40
Robin Denham	\$238.23
Donald Spohn	\$219.69
Mario Soljan	\$214.11
Mark Gagliardi	\$209.44
Kenneth Altizer	\$207.27
Parminder Sihota	\$206.48
Cynthia Lebrun-Yaffe	\$198.00
Lien Lenh	\$189.59

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

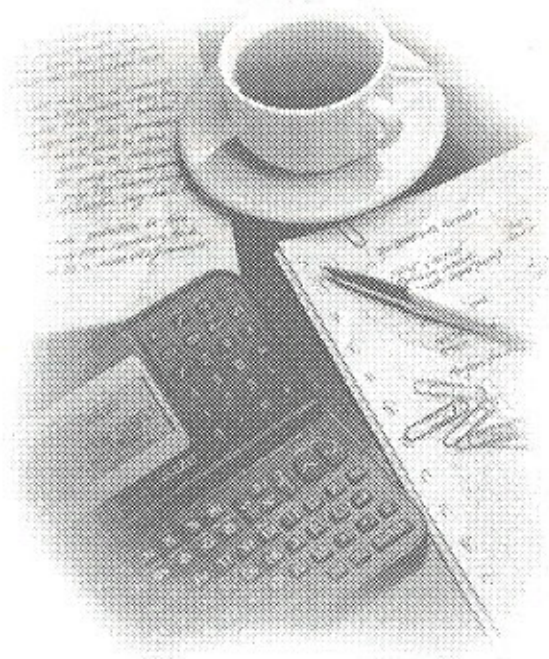
AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



Total

\$28,746.22

February Bonus Qualifiers

Jim Bianchi \$6,593.06	Leslie Taylor \$2,613.50	Alfred O'Connor \$1,661.66	Astrid Ayaladiaz \$390.55
Dorian Oldham \$6,535.28	Jerald Muhammad \$2,531.31	Marcus Smith \$1,615.80	Daniel Pavek \$378.11
Dustin Raaum \$5,680.49	Gregory Partee \$2,413.04	Gregory Siard \$852.18	Momodou Sonko \$340.47
Kevin Surles \$4,365.37	Theodore Pappas \$2,373.71	Barrett Clayton \$719.70	Terrence Adams \$337.38
Jason Mollo \$4,043.58	Roland Fletcher \$2,367.34	Adam Cruts \$627.61	Michael Allen \$290.76
Fred Hadayia \$3,817.97	Brian Fotovich \$2,262.79	Scott Zoll \$617.93	Kathleen Loughran \$288.41
Chris Stephens \$3,373.87	Jose Serrano \$2,061.47	Michael Nowak \$594.89	Edward Neequaye \$284.26
Carey Thompson \$3,373.12	Scott Baker \$2,058.35	Scott Georger \$576.31	James England \$282.47
Ryan Mansueto \$3,089.12	Jason Schломann \$1,942.49	Susanne Munro \$544.43	Robert Tierney \$280.76
Doreen Ryan-Foti \$2,852.61	Leo Soucy \$1,886.18	John Hard \$405.41	Sarha Lundgren \$273.83
Andrew Fike \$2,768.61	Scott Sonnenberg \$1,882.88	Jim Larkin \$400.04	Timothy Clark \$268.25
Donna Coffey \$2,754.99	Tod Brown \$1,766.73	Jean Marc Louis \$391.19	Claudia Rodriguez \$262.84

Total \$88,093.10

Retention Bonus

QUALIFIER	AGENCY		QUALIFIER	AGENCY				
Paula Vayas	Eric Giglione	\$1,083.66	Ronald Marx	David Cohen	\$832.31	Eliezer Santos	Vic Hancock	\$621.45
Mark Matthews	Ronald VanWoesik	\$1,082.61	Dorothy McCollum	Williams-Williams	\$791.16	Chris Martell	Eric Giglione	\$621.09
Ramona Cruz	Gen-Gen-Bitman	\$1,075.77	William Fitzwater	Durhon Oldham	\$783.45	Morgan Faulkner	Dan Phillips	\$621.03
Zulfikar Bhukera	Olson-Smith	\$1,062.54	Astrid Ayaladiaz	James Fagan	\$781.35	Frank Sommers	Durhon Oldham	\$570.79
Joshua Haagenson	Rick Altig	\$1,058.70	Maria Guerrero	David Cohen	\$777.70	Baldev Dabhaia	Ronald VanWoesik	\$510.07
Bradley Kincaid	Rick Altig	\$1,044.73	Jammie Deal	Nick Nitkowski	\$777.48	Luis Hinds	David Cohen	\$492.95
Tobias Jenkins	Chris Wittenbach	\$1,029.88	Bridget Bullock	Durhon Oldham	\$753.47	Derrick Bates	Steven Greer	\$459.81
Louis Costa	Eric Giglione	\$1,027.62	Preston Foster	Mark Hancock	\$749.79	Dorcas Barrows	Rick Mansfield	\$442.59
Todd Lotter	Ali Shahrak	\$1,020.84	Dennis Peterson	Durhon Oldham	\$746.76	Lee Diagnostics	Durhon Oldham	\$438.90
Latonya Tucker	Olson-Smith	\$1,020.57	Juan Portobanco	Tom Williams	\$727.56	Thomas Conolly	Durhon Oldham	\$438.69
Elmoez Hammami	Rick Altig	\$1,013.10	Eddy Meidieri	Durhon Oldham	\$725.19	Aaron Webb	Bill Jennings	\$431.61
Travis Price	Rick Altig	\$1,008.48	Dan Fishwick	Ronald VanWoesik	\$721.29	Denise Battiste	Durhon Oldham	\$425.04
Diane Carrion	Eric Giglione	\$1,008.36	Jebadiah Kilmer	Durhon Oldham	\$717.84	Lance Nall	Steven Greer	\$421.77
Arthur Westergren	Tom Williams	\$1,008.18	Claudia Ziegler	Rick Altig	\$717.66	Noel Lozada	Furer-Whittinghill	\$414.00
John Huber	Eric Giglione	\$1,005.59	Sandra Carlson	Joseph Manone	\$709.44	Cary Wallace	Nick Nitkowski	\$393.60
Kathleen Loughran	Eric Giglione	\$1,005.42	Chris Krahn	Chris La Fond	\$697.59	Steven Mott	Mark Hancock	\$393.06
Gregory Drake	Gen-Gen-Bitman	\$1,003.02	Jason Mayer	Furer-Whittinghill	\$697.08	Justin Schelver	Gleb Ostrovsky	\$389.76
Scott Zoll	Vic Hancock	\$990.39	Jeremy Lemke	Rick Altig	\$691.47	Noe Gonzales	Jatoft-Foti	\$388.83
Randy Downs	Durhon Oldham	\$972.25	Kevin Mackinnon	Rick Altig	\$691.38	Shay Ashford	Furer-Whittinghill	\$387.12
Milton Miller	Victor Hancock	\$962.37	Eddie Hill	Mark Hancock	\$689.88	James Kilpatrick	Marc Zipper	\$386.34
Lily Tchen	David Cohen	\$954.75	Eric Labossiere	Rick Altig	\$688.47	Pawan Sharma	Steve Friedlander	\$385.47
Ward Fukunaga	Rick Altig	\$940.53	Kevin Tawzer	Rick Altig	\$688.38	Bertrand Lelievre	Rick Altig	\$384.90
Angelo Diciaccio	Durhon Oldham	\$929.88	Jarred Starman	Gen-Gen-Bitman	\$686.28	Cesar Astralaga	Durhon Oldham	\$384.54
Steven Sequeira	Steve Friedlander	\$925.32	Marko Vujadin	Rick Altig	\$683.67	David Garrett	Gen-Gen-Bitman	\$383.37
Paul Mahoney	Victor Hancock	\$924.54	Kimberlon Lambert	Marc Zipper	\$681.12	Richard Koschatzky	Marc Zipper	\$382.86
Damien Jones	Ali Shahrak	\$924.25	Zachary Frail	Altig-Martyn	\$679.05	Sammar Miquel	Jatoft-Foti	\$380.04
Bruce Jones	Rick Altig	\$922.42	Rebecca Shandrow	Rick Altig	\$674.04	Clinton Brown	Jim Surace	\$378.48
Frederick Hadayia	Durhon Oldham	\$921.86	George Noujaim	David Zophin	\$672.75	Gerardo Leon	Vlad Basov	\$377.22
Frank Bryant	Vic Hancock	\$919.77	Donnie Frith	Matt Blumert	\$669.81	William Fogel	Eric Giglione	\$377.07
Lisa Santiago	Eric Giglione	\$919.71	Casey Dobbins	Gen-Gen-Bitman	\$661.35	Chris Schuckman	Furer-Whittinghill	\$377.01
David Shetler	Ronald VanWoesik	\$916.98	David Leathers	David Cohen	\$658.92	Jason Graves	Ramin Kouladji	\$376.95
Sharon Zalut	Marc Morton	\$916.48	Frederick Darmanin	David Zophin	\$657.99	Melody Gerard	Steven Greer	\$376.32
Donna Gulhang	Giglione-Brister	\$911.64	Marshall Sharp	Steve Hartman	\$657.75	Courtney Jones	Rick Altig	\$375.93
Michael Zieja	Giglione-Brister	\$904.62	Heather Logsdon	Jatoft-Foti	\$656.55	Jason Lassic	Jim Surace	\$375.54
Stephen Poye	Chris Wittenbach	\$904.47	John Moran	Gleb Ostrovsky	\$650.91	Leonard Harris	Gary Bleier	\$374.34
David Ackerman	Eric Giglione	\$903.63	Cherie Cooper	Altig-Martyn	\$648.12	Russell Breaux	Eric Neal	\$373.47
Michael Stephens	Durhon Oldham	\$898.39	Nathan Taylor	Rick Altig	\$646.71	David Finken	John Akers	\$372.48
John Claxton	Robert Hughes	\$897.39	Byron Paz	Joshua Chalom	\$646.50	Herbert Holmes	Williams-Williams	\$372.42
Bryan Johnson	David Zophin	\$896.22	Shoshannah Morris	Jatoft-Foti	\$646.02	Brian Groeschel	Williams-Williams	\$371.97
Peter Highberg	Chris La Fond	\$895.31	Cathy Hoffman	David Zophin	\$644.79	Lisa Gelencher	Rick Altig	\$370.50
Brandon Roby	Gen-Gen-Bitman	\$894.84	David Narowski	David Zophin	\$644.43	Glen Thompson	Jennings-Shehan	\$370.50
Claudia Hawkins	David Cohen	\$887.55	Timothy Bettis	Rick Altig	\$643.92	Ashley Google	Vic Hancock	\$369.84
Eli McKenzie	Williams-Williams	\$885.21	Danny Mayorga	Tom Williams	\$642.63	Kenneth Mazik	Olson-Smith	\$369.81
Raul Duran	Rick Mansfield	\$878.67	Corey Neff	Rick Altig	\$641.64	Loan Dinh	Jatoft-Foti	\$367.95
Barry Stephens	Eric Neal	\$877.17	James Ford	Rick Mansfield	\$639.69			
Maxine Moody	David Zophin	\$875.07	Phuong Nguyen	Rick Altig	\$638.55			
Adam Herman	Joshua Chalom	\$869.63	Hetal Patel	Joseph Manone	\$637.98			
Rhonda Scott	Tyrone Conard	\$867.18	Hagop Boghossian	Eric Giglione	\$635.70			
Reta Chapman	Rick Altig	\$860.34	Jason Jerrick	Eric Giglione	\$634.50			
Maurice Bailey	David Zophin	\$853.50	Nichole Koleske	Gary Bleier	\$633.84			
Ashara Pharms	Olson-Smith	\$849.90	Duane Robertson	John Akers	\$632.64			
Brian Nguyen	Jatoft-Foti	\$847.83	Reginald Harris	Williams-Williams	\$628.92			
Freida Yakubov	Tom Williams	\$843.24	Tim Schroeder	Nick Nitkowski	\$626.34			
Eric Renteria	Bill Jennings	\$836.61	Clair Divert	Gen-Gen-Bitman	\$625.38			
David Clark	Gen-Gen-Bitman	\$833.79	Jae Choung	Gen-Gen-Bitman	\$623.58			

Total Bonus Paid Out
\$380,212.56

Retention Bonus

QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT	QUALIFIER	AGENCY	AMOUNT
Carla Miller	John Akers	\$4,616.33	Tasha Tucker	Olson-Smith	\$1,706.78	Jacelynn Torres	James Fagan	\$1,331.76
Marlon Underwood	Olson-Smith	\$3,227.55	Wes Elder	Steve Friedlander	\$1,686.04	Franchesca Prantil	Furer-Whittinghill	\$1,330.89
Mary Ann Gaelic	Steve Friedlander	\$3,037.75	David Thomas	Durhon Oldham	\$1,681.00	Earle Harris	Tom Williams	\$1,330.34
Michael Czapok	Eric Giglione	\$2,975.48	Kimb Morrowgonzales	Durhon Oldham	\$1,664.40	Robert Ulreich	Jatof-Foti	\$1,329.70
Jennifer Baron	Tom Williams	\$2,945.52	Upinder Bhinder	Rick Altig	\$1,658.96	Mindy Guisewite	Matt Blumert	\$1,328.19
Rajeev Arora	Rick Altig	\$2,919.77	Madlyn Woodyard	David Cohen	\$1,654.36	David Mah	Rick Altig	\$1,323.78
Ruben Soberanes	Jatof-Foti	\$2,916.69	Daniel Phares	Marc Morton	\$1,654.12	James Logan	Robert Hughes	\$1,323.09
Stefan Reynolds	Steve Friedlander	\$2,909.96	Desislava Dimitrova	John Akers	\$1,622.82	Aaron Dillon	David Zophin	\$1,316.15
Terry Sullivan	Gen-Gen-Bitman	\$2,891.46	Kobie Samuels	Olson-Smith	\$1,617.53	Julie Wells	Vlad Basov	\$1,312.88
Arkadi Nulman	David Cohen	\$2,874.20	Jinzhou Zhao	Rick Altig	\$1,589.04	Marcus Bautista	Giglione-Brister	\$1,298.90
Howard Wilson	Steve Friedlander	\$2,840.72	Nada Markovic	Furer-Whittinghill	\$1,569.74	Al-Karim Walji	Rick Altig	\$1,295.25
Curt Snow	Jatof-Foti	\$2,730.58	Michael Perkins	Jatof-Foti	\$1,555.77	Richard Refano	Eric Giglione	\$1,291.53
Timothy Cruise	Olson-Smith	\$2,699.83	Joshua Goodman	Bill Jennings	\$1,535.91	Dennis Pochron	Jim Surace	\$1,278.68
Chris Rose	Altig-Martyn	\$2,686.25	Max Quasem	David Cohen	\$1,528.32	Terrence Adams	Eric Neal	\$1,276.65
Benjamin Manillas	Joseph Manone	\$2,627.40	Jason Caples	Durhon Oldham	\$1,520.40	Amit Dhingra	Jatof-Foti	\$1,274.76
David Thornton	David Cohen	\$2,526.84	Scott Keeney	Durhon Oldham	\$1,514.25	Kobina Sekyi	Joseph Manone	\$1,274.26
Susanne Munro	Durhon Oldham	\$2,311.51	Danielle Patch	Steve Hartman	\$1,511.58	Joey Kennedy	Rick Altig	\$1,256.40
Kevin Surlis	David Zophin	\$2,288.31	Scott Remmey	Eric Giglione	\$1,509.23	Lawrence Turk	Eric Giglione	\$1,253.79
Anthony Christman	Gary Bleier	\$2,270.16	Craig Jorgenson	Gary Bleier	\$1,508.64	Larry Malitz	David Zophin	\$1,251.97
Kevin Haines	Ramin Kouladji	\$2,203.93	Rosalie Zwicker	Joseph Manone	\$1,500.51	Roger Hotz	Rick Altig	\$1,241.10
Rudi Camenzind	David Cohen	\$2,201.93	Samuel Cohen	Eric Giglione	\$1,496.49	Herman Libman	Chris La Fond	\$1,239.90
Alex Bluhm	Jatof-Foti	\$2,187.66	John Hard	Vic Hancock	\$1,493.13	Lorena Barriere	David Cohen	\$1,238.86
David Wang	Olson-Smith	\$2,182.22	James Schneider	Olson-Smith	\$1,493.05	Ngocbich Cao	David Cohen	\$1,234.59
Pamela Drury	Victor Hancock	\$2,144.27	Arnold Iacoviello	Tom Williams	\$1,490.86	Nicholas Wasche	Rick Altig	\$1,231.92
Dan Rawn	Rick Altig	\$2,135.03	Diana Fenrich	Joseph Manone	\$1,490.37	Dmitriy Goncharuk	Ronald VanWoesik	\$1,227.59
David Masse	Rick Altig	\$2,125.53	Gregory Engrav	Joseph Manone	\$1,484.28	Mia Johnson	Furer-Whittinghill	\$1,226.49
Ronald Kastner	Durhon Oldham	\$2,108.25	Daniel Degagne	Rick Altig	\$1,483.65	Edward Clunk	Marc Morton	\$1,223.77
Wai-Ming Wong	David Cohen	\$2,076.42	Mack Bell	Jennings-Shehan	\$1,477.76	Laura Monteiro	Rick Altig	\$1,222.89
Nickolay Gusev	Vlad Basov	\$2,045.56	Farrakh Klink	Marc Zipper	\$1,473.75	Gregory Krier	Rick Altig	\$1,219.81
Daniel Potilechio	Olson-Smith	\$2,033.36	Maria Esposito	Steve Hartman	\$1,469.86	John Thomas	Chris La Fond	\$1,217.01
Leslie Taylor	Dan Phillips	\$2,020.13	Robert Russo	Rick Altig	\$1,462.13	Christopher Fave	Durhon Oldham	\$1,211.73
John Arguello	Dan Phillips	\$2,001.18	Steve Foti	Jatof-Foti	\$1,459.32	Amanda Mlinaz	Marc Zipper	\$1,207.22
Olaf Johnson	Marc Morton	\$1,996.77	Rodney Husmann	David Cohen	\$1,446.93	Larry Lozano	Jatof-Foti	\$1,202.73
Abdulrazzaq Ahmed	Olson-Smith	\$1,955.32	George Sturge	Ramin Kouladji	\$1,446.76	Innocent Okeke	Matt Blumert	\$1,202.70
Michael Kolasa	Matt Blumert	\$1,950.23	Abdelhadi Badreddine	Rick Altig	\$1,437.78	Ronald Warbach	Durhon Oldham	\$1,202.67
Albert DiMarco	Rick Altig	\$1,935.24	Angeles Ordas	Furer-Whittinghill	\$1,435.99	Keith Cornwell	Mark Hancock	\$1,201.55
Lorna Williams	Eric Giglione	\$1,915.89	Matthew Hogan	Durhon Oldham	\$1,430.64	Alicia Sanchez	Eric Giglione	\$1,200.12
Claudia Rodriguez	Jatof-Foti	\$1,902.36	Elizabeth Hodgson	Joshua Chalom	\$1,428.87	Roland Fletcher	Gen-Gen-Bitman	\$1,199.36
Zachary Hart	Gary Bleier	\$1,893.06	Robbi Robinson	Olson-Smith	\$1,428.15	Lisa Roemer	Eric Giglione	\$1,191.90
Francois Fortier	Rick Altig	\$1,858.08	Maurice Davies	Steve Friedlander	\$1,405.21	Vincent Terrie	Gen-Gen-Bitman	\$1,186.89
Jeffrey Lowman	John Akers	\$1,847.61	Scott Mellgren	Gary Bleier	\$1,401.52	Tamara Ford	Marc Morton	\$1,185.26
Russell Morris	Marc Zipper	\$1,846.21	John Crowley	David Zophin	\$1,400.37	Tracy Tenholder	Vic Hancock	\$1,182.66
Luke Squires	Durhon Oldham	\$1,837.02	Christy Starr	Durhon Oldham	\$1,390.77	Danielle Holmes	Bill Jennings	\$1,175.88
Joseph Larsen	Rick Altig	\$1,805.38	Anthony Mele	Durhon Oldham	\$1,390.72	John Bulecca	Marc Zipper	\$1,167.81
John-Christopher Go	David Cohen	\$1,786.05	Elmore Mundell	Olson-Smith	\$1,389.20	Dustin Miller	Altig-Orlovic	\$1,157.02
David Galbreath	Steve Friedlander	\$1,777.77	William Sanders	Rick Altig	\$1,388.92	Jonathan Dunn	Durhon Oldham	\$1,144.26
Erin Ziegler	Rick Altig	\$1,775.94	Matthew Modist	Marc Zipper	\$1,388.62	Cristina Simao	Giglione-Brister	\$1,136.12
Mark Bleier	Gary Bleier	\$1,773.65	Joseph Baughn	Victor Hancock	\$1,385.55	William Burbank	Durhon Oldham	\$1,133.39
Allan Gilbert	Olson-Smith	\$1,759.31	Jeffrey Ruffing	Chris La Fond	\$1,362.56	Chris Hernandez	Chris La Fond	\$1,122.59
Richard Miller	Tom Williams	\$1,757.53	Robert Pomerleau	Rick Mansfield	\$1,355.79	Jarod Kline	Chris La Fond	\$1,098.00
Pablo Pirela	Olson-Smith	\$1,749.39	David Jackson	Tom Williams	\$1,353.12	Paul Allonce	Eric Giglione	\$1,095.33
Crystal Valentine	Steve Hartman	\$1,748.71	Michael Goddard	Rick Altig	\$1,345.16	James Sak	Olson-Smith	\$1,094.01
Carl Boldon	Olson-Smith	\$1,728.02	Karen McQuoid	Steve Friedlander	\$1,342.67	Robert Morton	Ali Shahbrak	\$1,093.23
Gabriel Hernandez	David Zophin	\$1,716.33	Samson Adelufosi	Eric Giglione	\$1,341.31	Hugo Rust	Jatof-Foti	\$1,086.18
Lance Brown	David Cohen	\$1,709.49	Arthur Carter	David Cohen	\$1,340.27	Daniel Pavak	Rick Altig	\$1,083.96